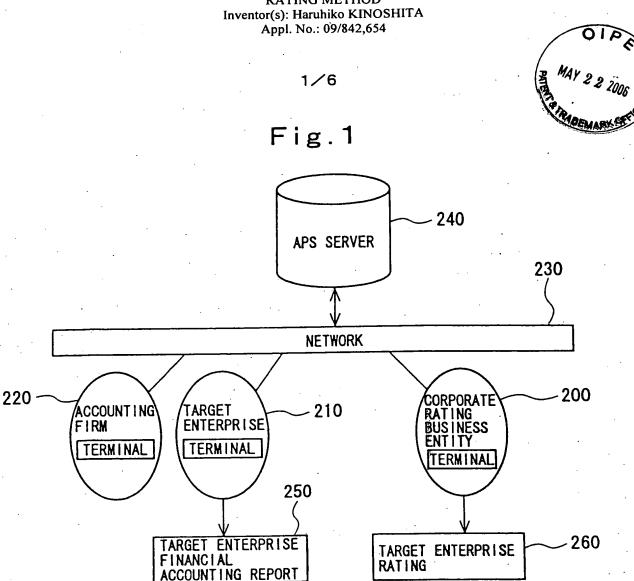
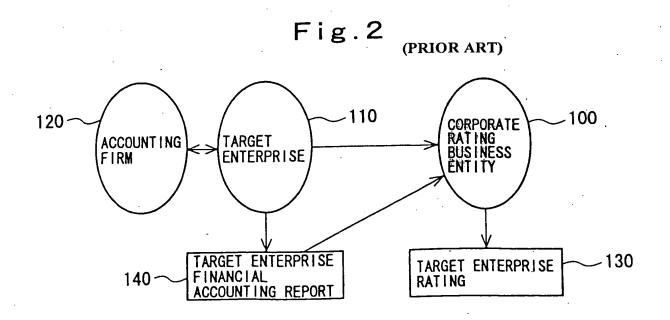
REPLACEMENT SHEET

Title: CORPORATE RATING SYSTEM AND CORPORATE RATING METHOD





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Inventor(s): Haruhiko KINOSHITA Appl. No.: 09/842,654

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